

United States Bankruptcy Court
Northern District of Ohio

In re:
Linda Myers
Debtor

Case No. 13-12531-pmc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1

User: vdomb
Form ID: 232c

Page 1 of 3
Total Noticed: 36

Date Rcvd: Apr 15, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2013.

db
22248254 +Linda Myers, 21354 Milan Drive, Euclid, OH 44119-1867
+1-Bank of America, PO Box 5170, Attn Correspondence, CA6-919-01-41,
Simi Valley, CA 93062-5170
22248256 +Atty. General of Ohio, 150 E. Gay Street, 21st Floor, Columbus, OH 43215-3191
22248257 +Atty. General of US, c/o Department of Justice, Tax Div. Civil Trail, Northern,
P.O. Box 55, Ben Franklin Station, Washington, DC 20044-0055
22248271 +Cashweb USA, c/o SMB Processing Services, 3201 Summerhill Road, Texarkana, TX 75503-3967
22248272 +Check-n-Go, 4540 Cooper Road, #200, Cincinnati, OH 45242-5649
22248258 +City of Euclid, Department of Taxation, 585 E. 222nd Street, Euclid, OH 44123-3321
22248275 +Cleveland Clinic, c/o Stevens & Michaels, PO Box 109, Salem, NH 03079-0109
22248273 +Cleveland Clinic, PO Box 89410, Cleveland, OH 44101-6410
22248259 +Cuyahoga County CSEA, PO Box 93318, Cleveland, OH 44101-5318
22248277 +Loan Smart dba Cash Smart, 22641 Euclid Ave, #5, Euclid, OH 44117-1622
22248278 +McKenzie Small Loans, dba National Cash Advance, 25951 Euclid Avenue, Euclid, OH 44132-2723
22248261 +Office of US Attorney, Carl B. Stokes US Courthouse, 801 W. Superior Ave. #400,
Cleveland, OH 44113-1852
22248262 +Ohio Dept. of Taxation, Bankruptcy Division, PO Box 530, Columbus, OH 43216-0530
22248263 +Ohio Dept. of Taxation, c/o UCB, 5620 Southwyck Blvd., #206, Toledo, OH 43614-1501
22248280 +QC Financial Services, dba Quik Cash, 5294 Mayfield Road, Cleveland, OH 44124-2471
22248264 +Rajesh Gupta, 2202 Acacia Park Drive, #2605, Cleveland, OH 44124-3868
22248281 +Rajesh Gupta, 2202 Acacia Park Drive, #2605, Lyndhurst, OH 44124-3868
22248285 +University Hospital, c/o UCB, 5620 Southwyck blvd., #206, Toledo, OH 43614-1501
22248284 +University Hospital, PO Box 74689, Cleveland, OH 44194-4689

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: charlotte@bankruptcyinfo.com Apr 15 2013 22:26:56 Debra E Booher,
1350 Portage Trail, Cuyahoga Falls, OH 44223

tr +E-mail/PDF: number@trust13.com Apr 15 2013 22:37:20 Craig H Shopneck, Chapter 13 Trustee,
BP Tower, 200 Public Square, Suite 3860, Cleveland, OH 44114-2322
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Apr 15 2013 22:28:18 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
22248265 +Fax: 864-336-7400 Apr 15 2013 22:56:38 Advance America, 6240 Mayfield Road,
Cleveland, OH 44124-3229
22248266 EDI: HFC.COM Apr 15 2013 22:03:00 Best Buy, PO Box 5238, Carol Stream, IL 60197-5238
22248269 E-mail/Text: bankruptcy@cashcall.com Apr 15 2013 22:29:14 Cashcall, PO Box 66007,
Anaheim, CA 92816
22248267 EDI: CAPITALONE.COM Apr 15 2013 22:03:00 Capital One, Bankruptcy Department, PO Box 30285,
Salt Lake City, UT 84130-0285
22248268 EDI: CAPITALONE.COM Apr 15 2013 22:03:00 Capital One/Household, Bankruptcy Department,
PO Box 30285, Salt Lake City, UT 84130-0285
22248270 +E-mail/Text: opsqa_usbankruptcy@cashnetusa.com Apr 15 2013 22:29:42 Cashnet USA,
200 W. Jackson Blvd., Chicago, IL 60606-6949
22248272 +EDI: CHECKNGO.COM Apr 15 2013 22:03:00 Check-n-Go, 4540 Cooper Road, #200,
Cincinnati, OH 45242-5649
22248274 +EDI: CAPIO.COM Apr 15 2013 22:03:00 Cleveland Clinic, c/o Capi Partners,
2222 Texoma Pkwy, #150, Sherman, TX 75090-2481
22248260 EDI: IRS.COM Apr 15 2013 22:03:00 IRS Special Procedures, PO Box 7346,
Philadelphia, PA 19101-7346
22248276 +E-mail/Text: bknotices@wbpltd.com Apr 15 2013 22:29:50 Integrity Advance,
300 Creekview, Ste 102, Newark, DE 19711-8547
22248279 +EDI: MERRICKBANK.COM Apr 15 2013 22:03:00 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001
22248283 EDI: AGFINANCE.COM Apr 15 2013 22:03:00 Springleaf Financial, PO Box 742536,
Cincinnati, OH 45274-2536
22248282 +EDI: SALMAESERVICING.COM Apr 15 2013 22:03:00 Sallie Mae, PO Box 4100,
Wilkes Barre, PA 18773-4100
22248255 EDI: STFM.COM Apr 15 2013 22:03:00 State Farm Bank, PO Box 5961, Madison, WI 53705-0961

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

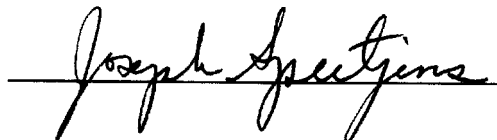
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0647-1

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Form ID: 232c

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2013 at the address(es) listed below:

Craig H Shopneck ch13shopneck@ch13cleve.com, cshopneck13@ecf.epiqsystems.com
Debra E Booher on behalf of Debtor Linda Myers charlotte@bankruptcyinfo.com

TOTAL: 2

United States Bankruptcy Court for the Northern District of Ohio

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 13 bankruptcy case concerning the debtor(s) listed below was filed on April 12, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information

Case Number: 13-12531-pmc Debtor(s): Linda Myers 21354 Milan Drive Euclid, OH 44119 Other names used by the Debtor(s) in the last 8 years: aka Linda Myers Gupta- Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN: xxx-xx-3276	Attorney for Debtor: Debra E Booher 1350 Portage Trail Cuyahoga Falls, OH 44223 Telephone number: (330) 253-1555 Bankruptcy Trustee: Craig H Shopneck Chapter 13 Trustee BP Tower 200 Public Square, Suite 3860 Cleveland, OH 44114-2321 Telephone number: 216-621-4268
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Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: May 8, 2013

Time: 08:30 AM

Location: 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114

Deadlines

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim:

- All Creditors (except governmental units): August 6, 2013
- Governmental Units (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): October 9, 2013

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: July 8, 2013

Deadline to Object to Exemptions: 30 days after the *conclusion* of the meeting of creditors.

Deadline to File an Objection to Confirmation: 7 days before the confirmation hearing date.

Filing of Plan, Hearing on Confirmation of Plan

The plan is enclosed. The hearing on confirmation will be held:

Date: June 18, 2013

Time: 8:30 a.m.

Location: Howard M. Metzenbaum U.S. Courthouse, 201 Superior Avenue, Judge Morgenstern-Clarren Courtroom #2A, Cleveland, OH 44114

Address of the Bankruptcy Court Clerk's Office: United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	For the Court: Clerk of the Bankruptcy Court: Kenneth J. Hirz Date: April 15, 2013
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Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 13 Bankruptcy Case:

A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the other side of this notice, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form (Official Form B10) may be obtained from the Research and Forms page of the court's website at www.ohnb.uscourts.gov, or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the other side of this notice, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. **Filing Deadline for a Creditor with a Foreign Address:** The deadlines for filing claims set forth on the other side of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. *Do not include this notice with any filing you make with the court.*

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices